

**NOT FOR PUBLICATION**

**UNITED STATES DISTRICT COURT  
FOR THE DISTRICT OF NEW JERSEY**

JOSEPHINE F. TAILOR and WILLIAM J.  
BOWKER, *on behalf of themselves and those  
similarly situated,*

Plaintiffs,

v.

MIDLAND FUNDING, LLC, et al.,

Defendants.

No.18-11320 (SDW)(SCM)

**ORDER**

February 22, 2019

**WIGENTON**, District Judge.

Before this Court is the Report and Recommendation (“R&R”) entered on February 7, 2019 by Magistrate Steven C. Mannion (“Judge Mannion”), recommending that Defendants Midland Funding, LLC and Midland Credit Management, Inc.’s Motion to Compel Individual Arbitration be denied and that the parties be permitted to engage in limited discovery as to the issue of arbitrability. Neither Plaintiffs nor Defendants filed an objection to the R&R.

This Court has reviewed the reasons set forth by Judge Mannion in the R&R and the other documents in this matter. Based on the foregoing, and for good cause shown, it is hereby

**ORDERED** that the R&R of Judge Mannion (Dkt. No. 22) is **ADOPTED** as the conclusions of law of this Court.

**SO ORDERED.**

s/ Susan D. Wigenton, U.S.D.J.

Orig: Clerk  
cc: Parties  
Steven C. Mannion, U.S.M.J.